I hereby certify that this correspondence is being filed via EFS-Web with the United States Patent and Trademark Office on February 25, 2010

TOWNSEND and TOWNSEND and CREW LLP

By: /Bonnie Rickles/ Bonnie Rickles

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Adam Coyle

Application No.: 09/713,770

Filed: November 16, 2000

For: CARD-BASED SYSTEM AND METHOD FOR ISSUING NEGOTIABLE INSTRUMENTS

Customer No.: 20350

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Alexandria, VA 22313-1450

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UNDER 37 CFR § 1.312

Examiner: Kelly S. Campen
Technology Center/Art Unit: 3691

AMENDMENT AFTER ALLOWANCE

PATENT

Attorney Docket No.: 020375-021400US

Commissioner:

This Amendment is filed pursuant a telephone interview with the Examiner on February 24, 2010.

Amendments to the Specification begin on page 2 of this paper.

Amendments to the Claims are reflected in the listing of claims which begins on page 3 of this paper.

Remarks/Arguments begin on page 8 of this paper.